

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 13–20956–CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gail S Nugent
160 Prospect Ave
Phillipsburg, NJ 08865

Social Security No.:
xxx–xx–0904

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 5, 2018

JAN: gan

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gail S Nugent
 Debtor

Case No. 13-20956-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

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 Total Noticed: 33

Date Rcvd: Mar 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2018.

db
 514202165 +Gail S Nugent, 160 Prospect Ave, Phillipsburg, NJ 08865-1516
 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
 El Segundo, CA 90245-3504
 513943329 +Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106
 514220975 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 513943331 +Chalv/creditech, Po Box 99, Bangor, PA 18013-0099
 513943332 +Comenity Bank/fashinbug, PO Box 182273, Columbus, OH 43218-2273
 513962161 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 513943333 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 513943337 +Mbs Inc, 65 E Elizabeth Ave Ste 3, Bethlehem, PA 18018-6518
 514222930 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315
 513943338 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648,
 Oklahoma City, OK 73126-0648
 513943340 +Pinnacle Financial Gro, Po Box 7230, Overland Park, KS 66207-0230
 513943341 +Pinnacle Financial Group, Po Box 7230, Overland Park, KS 66207-0230
 514108767 +Social Security, 134 S Fourth Street, Easton, PA 18042-3678
 513943344 State of New Jersey, PO Box 245, Trenton, NJ 08602-0245
 513943345 +The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St., Evanston, IL 60201-1507
 514007336 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services, P.O. Box 19657,
 Irvine, CA 92623-9657
 513943346 +Wfs Financial/Wachovia Dealer Svcs, Po Box 3569, Rancho Cucamonga, CA 91729-3569
 513943347 +Zale/cbsd, Attn.: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195-0363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2018 01:14:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 06 2018 01:14:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513954725 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 06 2018 01:27:02
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,
 Oklahoma City, OK 73124-8848
 513943330 +E-mail/Text: banko@berkscredit.com Mar 06 2018 01:14:34 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 514151949 E-mail/PDF: rmscedi@recoverycorp.com Mar 06 2018 01:20:49
 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,
 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 513943334 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2018 01:20:45 GECRB/JC Penny,
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 513943335 +E-mail/Text: cio.bncmail@irs.gov Mar 06 2018 01:14:32 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 513943336 +E-mail/Text: bnckohlsnotices@becket-lee.com Mar 06 2018 01:14:21 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 513943342 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 06 2018 01:21:36
 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
 514171800 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 06 2018 01:20:49
 Portfolio Recovery Associates, LLC, c/o JC PENNEY CREDIT CARD, POB 41067,
 Norfolk VA 23541
 514202928 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 06 2018 01:20:49
 Portfolio Recovery Associates, LLC, c/o WAL-MART, POB 41067, Norfolk VA 23541
 513943339 +E-mail/Text: ebn@vativrecovery.com Mar 06 2018 01:14:40 Palisades Collection, LLC,
 210 Sylvan Ave, Ste 1, Englewood Cliffs, NJ 07632-2510
 513972056 E-mail/Text: bnc-quantum@quantum3group.com Mar 06 2018 01:14:47
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 513943343 +E-mail/Text: Supportservices@receivablesperformance.com Mar 06 2018 01:15:32
 Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513943348 ##Zucker, Goldberg & Ackerman, LLC, PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 33

Date Rcvd: Mar 05, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Harvey I. Marcus on behalf of Debtor Gail S Nugent him@lawmarcus.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com

TOTAL: 7